

**UNITED STATES BANKRUPTCY COURT
WAW-WESTERN DISTRICT OF WASHINGTON**

In re:

Michael G Capdeville
Susan E Capdeville
Debtor(s)

Case No. 11-14381-MLB

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

K. Michael Fitzgerald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/15/2011.
- 2) The plan was confirmed on 07/22/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/11/2013, 08/22/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/08/2013, 05/08/2013, 05/08/2013, 06/11/2014, 06/11/2014, 04/02/2015, 04/05/2016.
- 5) The case was completed on 12/21/2016.
- 6) Number of months from filing to last payment: 68.
- 7) Number of months case was pending: 78.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$116,011.22.
- 10) Amount of unsecured claims discharged without payment: \$34,571.99.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$289,588.77
Less amount refunded to debtor	\$2,975.19

NET RECEIPTS:	\$286,613.58
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,459.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$13,110.88
Other	\$176.00

TOTAL EXPENSES OF ADMINISTRATION:	\$16,745.88
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Attorney fees paid and disclosed by debtor:	\$41.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United States Trustee	Unsecured	0.00	NA	NA	0.00	0.00
Advantage Assets II	Unsecured	0.00	NA	NA	0.00	0.00
Advantage Assets II Inc	Unsecured	5,718.00	0.00	5,718.95	5,718.95	0.00
Ally Financial	Unsecured	0.00	0.00	3,697.46	3,697.46	0.00
Associated Recovery Systems	Unsecured	0.00	NA	NA	0.00	0.00
Bishop White Marshall & Weibel	Unsecured	0.00	NA	NA	0.00	0.00
Bishop, White, Marshall & Weibel	Unsecured	0.00	NA	NA	0.00	0.00
Boeing Company	Unsecured	1,833.34	0.00	1,833.84	1,833.84	0.00
Boeing Employee CR Union	Secured	17,605.00	17,108.04	18,811.04	10,594.25	1,709.09
Capital Management Services	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Na	Unsecured	0.00	NA	NA	0.00	0.00
Citibank SD NA	Unsecured	0.00	NA	NA	0.00	0.00
Citibank USA/Home Depot	Unsecured	0.00	NA	NA	0.00	0.00
Citibank Usa/Home Depot	Unsecured	5,718.00	NA	NA	0.00	0.00
David B. Schmacher, Attorney	Unsecured	0.00	NA	NA	0.00	0.00
David B. Schmacher, Attorney	Unsecured	0.00	NA	NA	0.00	0.00
Dell Financial Services	Unsecured	0.00	NA	NA	0.00	0.00
Discover Bank	Unsecured	0.00	NA	NA	0.00	0.00
Discover Financial	Unsecured	6,002.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	2,970.00	0.00	2,970.67	2,970.67	0.00
eCast Settlement Corp	Unsecured	11,130.00	0.00	11,130.39	11,130.39	0.00
eCast Settlement Corp	Unsecured	1,880.00	0.00	1,880.22	1,880.22	0.00
G M A C	Unsecured	3,697.00	NA	NA	0.00	0.00
GE Money Bank	Unsecured	0.00	NA	NA	0.00	0.00
GMAC	Unsecured	0.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	0.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	6,282.00	0.00	6,282.00	6,282.00	0.00
ISLAND CO TREASURER	Secured	2,168.76	0.00	1,229.76	1,229.76	12.30
ISLAND CO TREASURER	Secured	0.00	0.00	11,843.99	11,843.99	76.50
ISLAND CO TREASURER	Priority	0.00	0.00	0.00	0.00	0.00
K Michael Fitzgerald	Unsecured	0.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LTD FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	1,324.00	NA	NA	0.00	0.00
Midland Credit Management Inc	Unsecured	0.00	NA	NA	0.00	0.00
Midland Credit Management Inc	Unsecured	0.00	NA	NA	0.00	0.00
Midland Credit Management Inc	Unsecured	2,311.00	0.00	2,311.29	2,311.29	0.00
Midland Credit Management Inc	Unsecured	0.00	0.00	1,324.06	1,324.06	0.00
Midland Credit Management Inc	Unsecured	14,717.00	0.00	3,213.54	3,213.54	0.00
Midland Credit Management Inc	Unsecured	15,388.00	0.00	15,388.98	15,388.98	0.00
Moneytree	Unsecured	820.00	NA	NA	0.00	0.00
Moneytree Inc	Unsecured	820.00	0.00	1,639.45	1,639.45	0.00
MRS Associates Inc.	Unsecured	0.00	NA	NA	0.00	0.00
NCO Financial	Unsecured	0.00	NA	NA	0.00	0.00
Northland Group	Unsecured	0.00	NA	NA	0.00	0.00
Pacific Northwest Bank	Unsecured	0.00	NA	NA	0.00	0.00
Pacific Northwest Bank	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Assoc	Unsecured	765.00	0.00	765.62	765.62	0.00
Portfolio Recovery Assoc	Unsecured	1,178.00	0.00	1,178.07	1,178.07	0.00
Portfolio Recovery Assoc	Unsecured	3,213.00	0.00	14,717.46	14,717.46	0.00
Reinisch MacKenzie PC	OTHER	0.00	NA	NA	0.00	0.00
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Sam's Club	Unsecured	0.00	NA	NA	0.00	0.00
Sears/Cbsd	Unsecured	0.00	NA	NA	0.00	0.00
Stephen J Garvey	Unsecured	0.00	NA	NA	0.00	0.00
Susan E Capdeville	Unsecured	0.00	NA	NA	0.00	0.00
Suttell & Hammer, PS	Unsecured	0.00	NA	NA	0.00	0.00
Tate & Kirlin Assoc.	Unsecured	0.00	NA	NA	0.00	0.00
Weinstein and Riley PS	Unsecured	4,030.00	0.00	4,095.94	4,095.94	0.00
Wells Fargo Bank NA	Secured	0.00	0.00	0.00	0.00	0.00
Wells Fargo Bank NA	Secured	0.00	17,382.78	17,382.78	17,382.78	0.00
Wells Fargo Bank NA	Secured	1,009.86	313.54	627.08	627.08	0.00
Wells Fargo Bank NA	Unsecured	1,772.00	0.00	1,772.42	1,772.42	0.00
Wells Fargo Bank NA	Unsecured	6,856.00	0.00	6,856.75	6,856.75	0.00
Wells Fargo Bank NA	Unsecured	17,010.99	NA	NA	0.00	0.00
Wells Fargo Bank NA	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Financial WA 1 Inc	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL WA 1 INC	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Financial Washington 1 Inc	Secured	0.00	0.00	0.00	0.00	0.00
Wells Fargo Financial Washington 1 Inc	Secured	0.00	5,145.67	8,559.45	8,559.45	0.00
Wells Fargo Financial Washington 1 Inc	Secured	0.00	315,795.77	122,101.41	122,101.41	0.00
Worldmark by Wyndham	Secured	9,827.00	10,312.80	3,780.26	3,780.26	4,374.66
Worldmark by Wyndham	Unsecured	0.00	0.00	799.06	799.06	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$139,484.19	\$139,484.19	\$0.00
Mortgage Arrearage	\$9,186.53	\$9,186.53	\$0.00
Debt Secured by Vehicle	\$18,811.04	\$10,594.25	\$1,709.09
All Other Secured	\$13,073.75	\$13,073.75	\$88.80
TOTAL SECURED:	\$180,555.51	\$172,338.72	\$1,797.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,282.00	\$6,282.00	\$0.00
TOTAL PRIORITY:	\$6,282.00	\$6,282.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$85,074.43	\$85,074.43	\$4,374.66

Disbursements:	
Expenses of Administration	<u>\$16,745.88</u>
Disbursements to Creditors	<u>\$269,867.70</u>
TOTAL DISBURSEMENTS :	<u>\$286,613.58</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/16/2017

By: /s/ K. Michael Fitzgerald

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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